

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Fu-Chun Hsu
 Elizabeth Wang-Hsu
 Debtors

Case No. 16-11216-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Sep 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017.

db/jdb +Fu-Chun Hsu, Elizabeth Wang-Hsu, 708 Conestoga Road, Bryn Mawr, PA 19010-1225
 13729146 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 183692, Arlington, TX 76096-3692
 13680203 +CHOP Retirement Plan, TIAA-CREF, 730 Third Avenue, New York, NY 10017-3207
 13680204 ++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101)
 13760812 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 13680207 +GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
 13919354 GM Financing Leasing, PO Box 183621, Arlington, TX 76096-3621
 13761658 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13680208 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13738076 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
 13885204 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 07 2017 04:31:59 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2017 04:31:14 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2017 04:31:55 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13680202 EDI: CAPITALONE.COM Sep 07 2017 04:23:00 Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23238
 13680201 +EDI: CAPITALONE.COM Sep 07 2017 04:23:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
 13706655 EDI: CAPITALONE.COM Sep 07 2017 04:23:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13680205 +EDI: TSYS2.COM Sep 07 2017 04:23:00 DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218
 13731313 +EDI: MID8.COM Sep 07 2017 04:23:00 Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
 13762295 EDI: PRA.COM Sep 07 2017 04:23:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13680209 +EDI: RMSC.COM Sep 07 2017 04:23:00 Synchronicity Bank/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
 13680210 +EDI: TFSR.COM Sep 07 2017 04:23:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
 13680206 EDI: USBANKARS.COM Sep 07 2017 04:23:00 Elan Financial Service, CB Disputes P.O. Box 108, Saint Louis, MO 63166
 13970650 EDI: AIS.COM Sep 07 2017 04:23:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 13680211 +E-mail/Text: vci.bkcy@vwcredit.com Sep 07 2017 04:31:48 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13919355* +Toyota Motor Credit Co., 240 Gibraltar Road, Ste 260, Horsham, PA 19044-2387
 13680212* +VW Credit, Inc., 1401 Franklin Boulevard, Libertyville, IL 60048-4460

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Antoinett
Form ID: 318

Page 2 of 2
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Date Rcvd: Sep 06, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
J100@ecfcbis.com
PAUL BRINTON MASCHMEYER on behalf of Trustee CHRISTINE C. SHUBERT pmaschmeyer@cmklaw.com,
csilvano@cmklaw.com
ROBERT J. LOHR, II on behalf of Joint Debtor Elizabeth Wang-Hsu bob@lohrandassociates.com,
leslie@lohrandassociates.com/r59687@notify.bestcase.com
ROBERT J. LOHR, II on behalf of Debtor Fu-Chun Hsu bob@lohrandassociates.com,
leslie@lohrandassociates.com/r59687@notify.bestcase.com
ROBERT W. SEITZER on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@cmklaw.com
THOMAS I. PULEO on behalf of Creditor VW Credit, Inc. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Fu-Chun Hsu	Social Security number or ITIN	xxx-xx-2715
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Elizabeth Wang-Hsu	Social Security number or ITIN	xxx-xx-3864
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-11216-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Fu-Chun Hsu

Elizabeth Wang-Hsu
aka Che Hsiang Wang

9/6/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.